

<i>SERFF Tracking Number:</i>	<i>UHLC-127888026</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>50474</i>
<i>Company Tracking Number:</i>	<i>BA25180ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/BA25180ST</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127888026 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50474

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25180ST State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,

Bobbie Walton

Date Submitted: 12/14/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ADVERTISING

Project Number: BA25180ST

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 12/15/2011

State Status Changed: 12/15/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: BA25180ST

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Bobbie Walton

SERFF Tracking Number: UHLC-127888026 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 50474  
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Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
Project Name/Number: ADVERTISING/BA25180ST

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
185 Asylum Street Group Code: 707 Company Type: Life and Health  
Hartford, CT 06103 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 50 X 1 = 50  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	12/14/2011	54531115

*SERFF Tracking Number:* UHLC-127888026 *State:* Arkansas  
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*Project Name/Number:* ADVERTISING/BA25180ST

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/15/2011	12/15/2011

*SERFF Tracking Number:* UHLC-127888026 *State:* Arkansas  
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*Product Name:* GROUP MEDICARE SUPPLEMENT  
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## Disposition

Disposition Date: 12/15/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	SOV	Filed-Closed	Yes
<b>Form</b>	SELF MAILER	Filed-Closed	Yes

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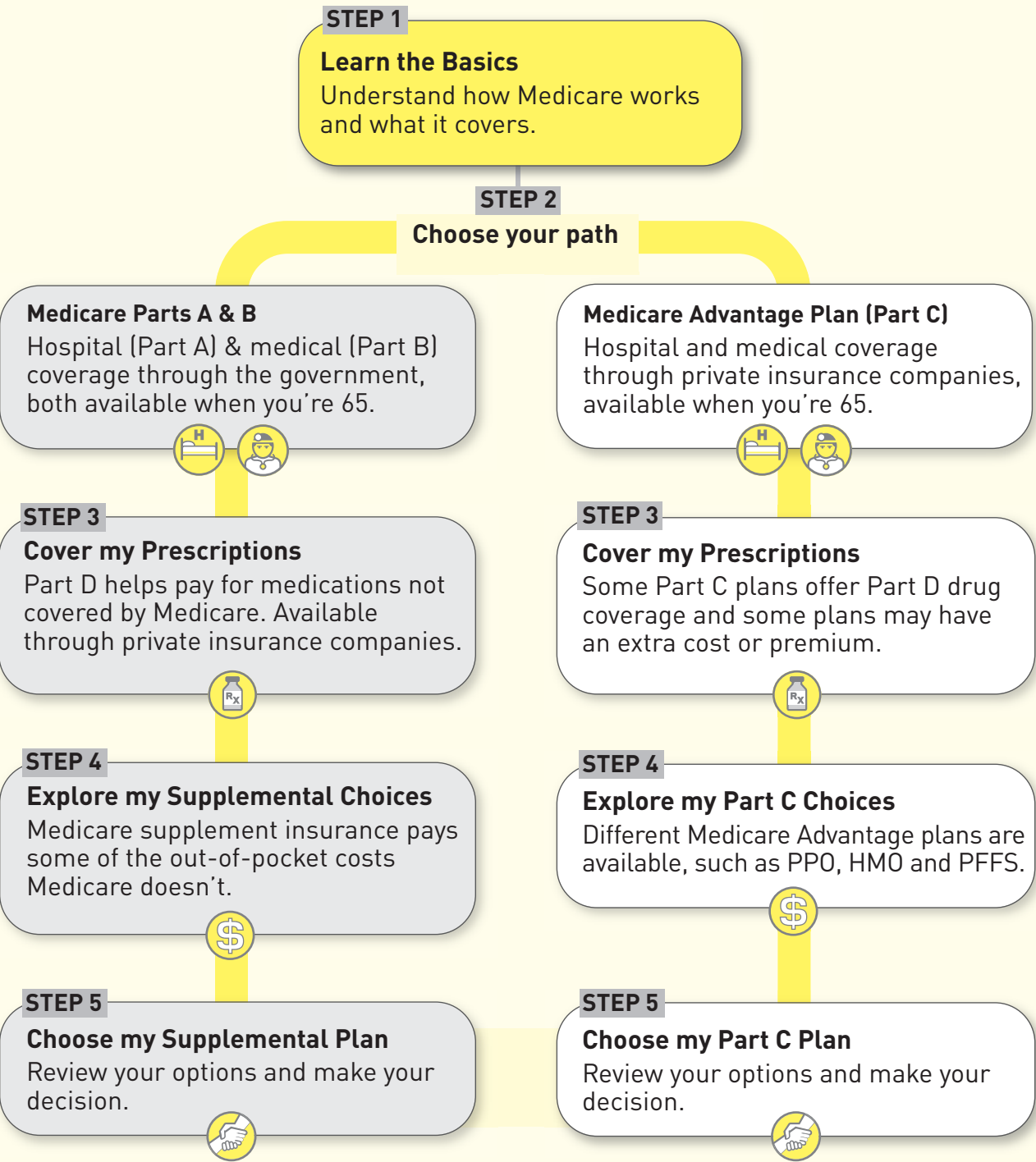
## Form Schedule

**Lead Form Number: BA25180ST**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 12/15/2011	BA25180S T	Advertising	SELF MAILER	Initial		45.000	BA25180ST.pdf

When it comes to Medicare,  
a little planning goes a long way.

Medicare Decision Path



**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

UnitedHealthcare Insurance Company  
P.O. Box 1017  
Montgomeryville, PA 18936

PRSRT STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

[Sample A. Sample  
123 Any St.  
Anytown, ST 12345]

Questions?

Call [1-866-434-6330]

Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m, ET  
(TTY users should call: 711)

A friendly licensed insurance agent will guide you through  
all your available AARP Medicare Supplement Plan options.

Or visit: [GoLong.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

# Medicare at a glance

Understanding your health insurance options.

**AARP** | Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

This guide is provided by UnitedHealthcare Insurance Company, insurer of the AARP Medicare Supplement Insurance Plans.

# Medicare Basics

## What is Medicare?

Medicare is a federal health insurance program for people age 65 and over, as well as for some people under age 65 with certain disabilities. Since 1965, it has helped millions of Americans pay for many of the health care services they need. You most likely have already paid into the program through Social Security.

## What does Medicare cover?

### The ABCs (and D) of Medicare

Medicare coverage is divided into four parts: A, B, C and D.

#### Part A

Hospital insurance that helps cover much of the cost of inpatient hospital stays, skilled nursing facility stays, and home health and hospice care. You are responsible for paying the Part A deductible as well as all copayments that apply.

#### Part B

Medical insurance that helps cover physician services, outpatient care and laboratory services. However, you are responsible for paying the Part B premium and up to 20% or more in Part B medical expenses. In addition, you will need to meet the Part B annual deductible.

#### Part C

Also called Medicare Advantage, these are plans from Medicare-approved private insurers that cover the same hospital and medical services as Parts A and B. Some plans include prescription drug coverage (Part D), plus extra benefits like vision, dental, hearing and/or health and wellness programs. There may be an extra cost for these benefits.

#### Part D

Prescription drug insurance that gives you the option to receive drug coverage for a monthly premium. Part D is available to everyone who is eligible for Medicare and is offered by private insurers that contract with the federal government.

## Will Medicare pay all my health care expenses?

No. As good as Medicare is, it doesn't cover everything. You may be responsible for paying deductibles, copayments and up to 20% or more in Part B medical expenses. These expenses can add up.

That may be why many Americans choose to supplement their Medicare coverage with a Medicare supplement insurance plan. It can help pay some of the out-of-pocket expenses Medicare may not pay. (Read on to learn more about how Medicare and a Medicare supplement plan can work together to meet your needs.)

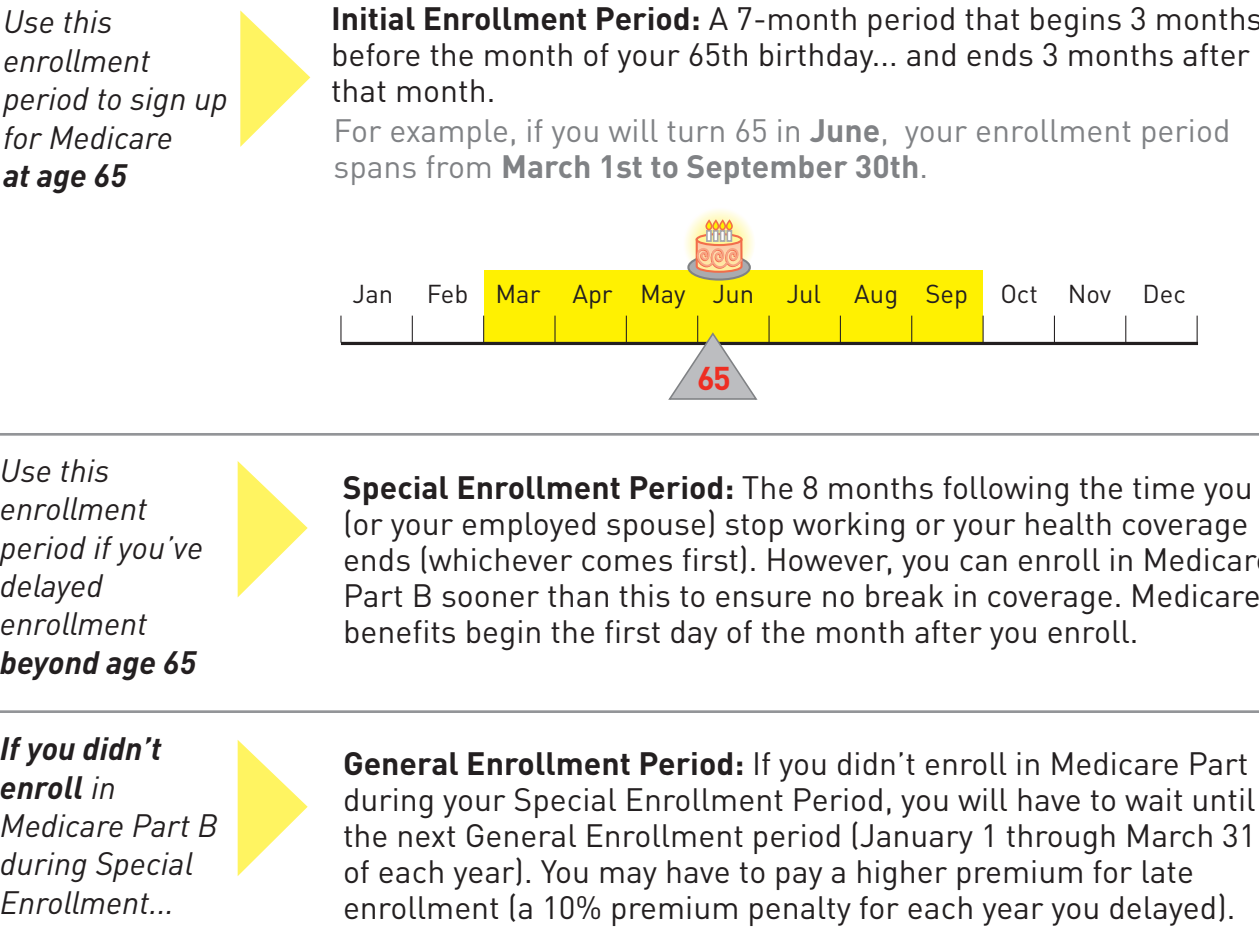
## How do I enroll in Medicare?

If you're eligible for Social Security or Railroad Retirement benefits when you turn 65, you'll be automatically enrolled in Medicare Part A (hospital) and be able to enroll in Part B (medical). Otherwise, if you want to enroll, you can sign up at your local Social Security office as early as three months before turning 65.

## When should I enroll in Medicare?

Nobody is required to have Medicare. It is entirely your choice. But if you do want to sign up for Medicare Part B, keep in mind that there are important consequences if you don't meet your enrollment deadline and then decide to join the program later (you may have to pay more).

Your own deadline depends on which enrollment period fits your circumstances:

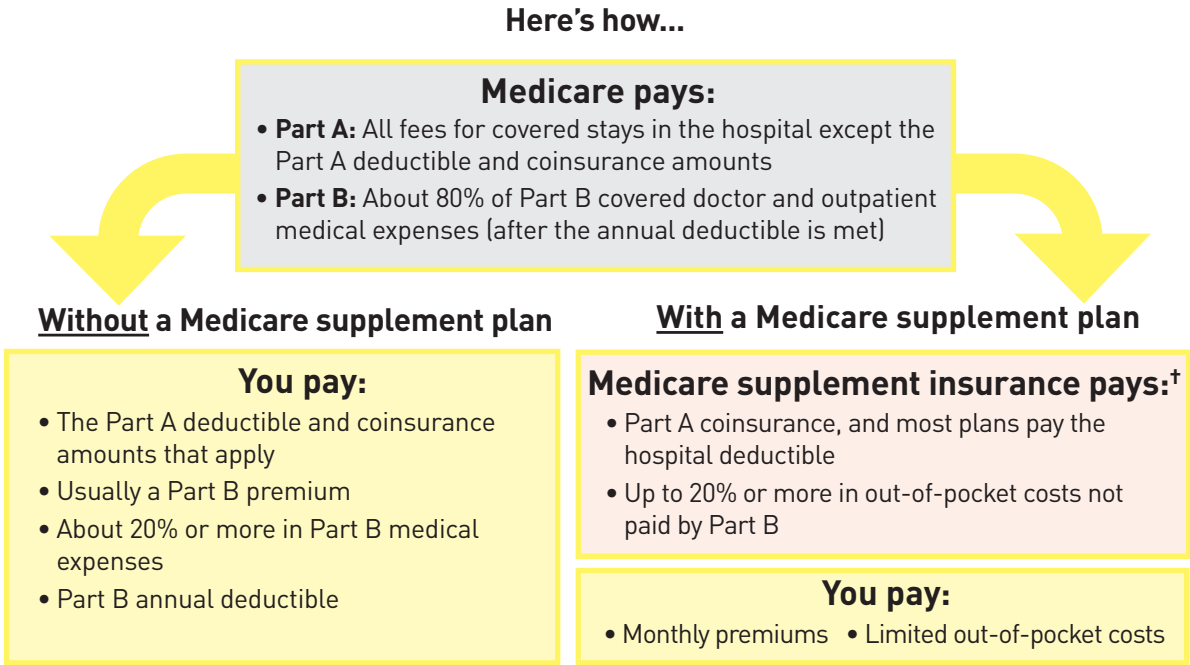


## Why choose Medicare supplement insurance?

### Pay less out of your own pocket.

All Medicare supplement plans are standardized by the government and offered by private insurance companies, including AARP® Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). They're designed to help pay some of the out-of-pocket costs Medicare doesn't.

Some plans even cover copayments and deductibles. As a result, having Medicare supplement insurance could help prevent you from paying up to thousands of dollars\* toward medical services that you would have been responsible for.



\*depending on your plan

## When can I sign up?

The best time to buy a Medicare supplement plan is during your six-month open enrollment period which starts the first month in which you are age 65 and enrolled in Part B (except in the states of MA, MN and VT, where open enrollment is on-going). That's because enrolling during this period gives you a guaranteed right to buy any Medicare supplement plan sold in your state, regardless of any medical conditions you may have. (Please call for other situations in which your acceptance may be guaranteed.)

If you delayed enrollment in Medicare Part B beyond your Open Enrollment Period, you can still apply for a Medicare supplement plan – as long as you are enrolled in Medicare Parts A & B and you are not duplicating health insurance coverage.

\*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2011. <http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf> (10 August, 2011) p. 55-57.

### Need Help?

**Medicare & You**  
Call 1-800-MEDICARE  
or visit [www.medicare.gov](http://www.medicare.gov)  
to receive a free copy of the  
official Medicare handbook.

**Social Security Administration**  
1-800-772-1213  
TTY: 1-800-325-0778

**AARP Web site**  
[www.aarp.org](http://www.aarp.org)

### Questions?

**Call [1-866-434-6330]**, Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m, ET. (TTY users should call: 711.) A friendly licensed insurance agent will guide you through all your available AARP Medicare Supplement Plan options. **Or visit [GoLong.com]**



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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	SOV	Filed-Closed	<b>Date:</b> 12/15/2011
<b>Comments:</b>			
<b>Attachment:</b>			
SOVST.pdf			

## STATEMENT OF VARIABILITY

### Brochure

Variable	Description
<i>Bottom of inside panel, far right:</i> [1-866-434-6330]	Telephone number may change.
<i>Bottom of inside panel, far right:</i> [GoLong.com.]	Web site address may change.
<i>Top of back panel:</i> [Sample A. Sample 123 Any St. Anytown, ST 12345]	The Name, Street Number, Street Name, City, State, and Zip Code of the individual to whom we are mailing this brochure.
<i>Bottom of back panel:</i> [1-866-434-6330]	Telephone number may change.
<i>Bottom of back panel:</i> [GoLong.com]	Web site address may change.